

**EXHIBIT B**

**Declaration of Tanya Meerovich**

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF DELAWARE**

In re:	)	
	)	Chapter 11
	)	
FIRST GUARANTY MORTGAGE	)	Case No. 22-10584 (CTG)
CORPORATION, <i>et al.</i> , <sup>1</sup>	)	
	)	(Jointly Administered)
	)	
Debtors.	)	
	)	

**DECLARATION OF TANYA MEEROVICH  
IN SUPPORT OF THE DEBTORS' APPLICATION FOR ENTRY  
OF AN ORDER (I) AUTHORIZING THE DEBTORS TO EMPLOY AND RETAIN  
FTI CONSULTING, INC. TO PROVIDE THE DEBTORS A CHIEF RESTRUCTURING  
OFFICER AND CERTAIN ADDITIONAL PERSONNEL, (II) DESIGNATING  
TANYA MEEROVICH AS CHIEF RESTRUCTURING OFFICER FOR THE DEBTORS  
EFFECTIVE AS OF THE PETITION DATE, AND (III) GRANTING RELATED RELIEF**

I, Tanya Meerovich, declare under penalty of perjury as follows:

1. I am a Senior Managing Director with FTI Consulting, Inc. (together with its wholly owned subsidiaries, agents, independent contractors and employees "FTI"), a financial advisory services firm with numerous offices throughout the country, and am duly authorized to make this declaration (the "Declaration") on behalf of FTI in support of the *Debtors' Application for Entry of an Order (I) Authorizing the Debtors to Employ and Retain FTI Consulting, Inc. to Provide the Debtors a Chief Restructuring Officer and Certain Additional Personnel, (II) Designate Tanya Meerovich as Chief Restructuring Officer for the Debtors Effective as of the Petition Date, and (III) Granting Related Relief* (the "Application")<sup>2</sup> on the terms and conditions

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<sup>1</sup> The Debtors in these Chapter 11 Cases, along with the last four digits of each Debtor's federal tax identification number, are: First Guaranty Mortgage Corporation (9575); and Maverick II Holdings, LLC (5621). The Debtors' mailing address is 5800 Tennyson Parkway, Suite 450, Plano, TX 75024.

<sup>2</sup> Capitalized terms used but not otherwise defined herein shall have the meaning ascribed to such terms in the Application.

set forth in the Application and the Engagement Letter. Except as otherwise noted, I have personal knowledge of the matters set forth herein.<sup>3</sup>

### **FTI'S QUALIFICATIONS**

2. On June 6, 2022, FTI was engaged to provide interim consulting services in connection with a potential restructuring. Pursuant to that certain Written Consent by the Board of Directors of First Guaranty Mortgage Corporation dated June 29, 2022 (the "Written Consent"),<sup>4</sup> appointing me as Chief Restructuring Officer effective as of the date of filing of a chapter 11 petition, FTI's engagement letter was later amended to include chief restructuring officer services effective as of the Petition Date. The FTI Professionals are intimately familiar with the Debtors' business and are well qualified to act on the Debtors' behalf given their extensive knowledge and expertise with respect to chapter 11 proceedings. The FTI Professionals specialize in interim management, turnaround and restructuring services, asset sales, and business transformation. FTI's debtor advisory services have included a wide range of activities targeted toward maximizing the value of a debtor's assets and recoveries to creditors, including developing or validating forecasts; working with management on operational issues; monitoring and managing cash flow and creditor relationships; negotiating with a debtor's secured lenders on the use of cash collateral; assessing and recommending cost reduction strategies; providing transactional support to market a debtor's assets, including forecasting, creating marketing materials, contacting potential buyers, and negotiating offers for debtor owned assets; preparing a debtor for a chapter 11 filing; and designing and negotiating financial

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<sup>3</sup> Certain of the disclosures herein relate to matters within the personal knowledge of other professionals at FTI and are based on information provided by such professionals.

<sup>4</sup> A copy of the Written Consent was attached to First Guaranty Mortgage Corporations voluntary chapter 11 petition. Docket No. 1.

restructuring packages.

3. Further, FTI has provided similar services and personnel in recent cases in this District. *See, e.g., In re Nine W. Holdings, Inc.*, 2018 Bankr. LEXIS 1998 (Bankr. D. Del. 2018); *In re The Weinstein Company Holdings, Inc.* Case No 18-10601 (MWF) (Bankr. D. Del. April, 24, 2018); *In re Zohar III, Corp.*, Case No. 18-10512 (Bankr. D. Del. June 11, 2018); *In re SFX Entertainment, Inc.*, Case No. 16-10238 (Bankr. D. Del. Mar. 3, 2016); *In re Fresh & Easy, LLC*, Case No. 15-12220 (Bankr. D. Del. Nov. 20, 2015); *In re Corinthian Colleges, Inc.*, Case No. 15-10952 (Bankr. D. Del. May 27, 2015); *In re Mineral Park, Inc.*, Case No. 14-11996 (Bankr. D. Del. Sept. 23, 2014); I have the requisite experience to serve as the Debtors' Chief Restructuring Officer ("CRO"). I have over fifteen years of experience leading complex transformations and advising on in- and out-of-court restructurings for companies across industries, with expertise in the real estate/mortgage, financial services, non-for-profit, insurance, healthcare, education, energy, manufacturing, infrastructure, print, entertainment and retail industries. I graduated from Roosevelt University with a Bachelor's degree in business management and finance, and I am a Chartered Financial Analyst, a Certified Insolvency and Restructuring Advisor, and a Certified Turnaround Professional. My recent engagements in the financial services industry include, among others: AG Mortgage Investment Trust Inc, Impac Mortgage, MFA Financial, Ocwen Financial, Residential Capital, Credit-Based Asset Servicing and Securitization, Progrexion, JH Capital, Litton Loan Servicing, Ditech Corporation, Walter Investments and Stearns Lending. Prior to joining FTI, I was in the Financial Services Advisory group of RSM Cayman Islands, where I was involved in a number of high-profile and complex cross-border insolvency engagements in the financial services sector.

#### **SCOPE OF SERVICES**

4. Subject to approval by the Court, FTI will be retained by the Debtors to provide

the FTI Professionals on the terms and conditions set forth in the engagement letter dated June 30, 2022 (attached to the Application as **Exhibit C**, (the “Engagement Letter”)) and any order granting the Application.

#### **DISINTERESTEDNESS AND ELIGIBILITY**

5. In connection with the proposed employment and retention of FTI by the Debtors, FTI conducted a review of its contacts with the Debtors, their affiliates, and certain entities holding large claims against or interests in the Debtors that were made reasonably known to FTI. A listing of the parties reviewed is reflected on Exhibit 1 to this Declaration. FTI’s review, completed under my supervision, consisted of a query of Exhibit 1 parties within an internal computer database<sup>5</sup> containing names of individuals and entities that are present or recent former clients of FTI.

6. Based on the results of its review, except as otherwise discussed herein, FTI does not have a relationship with any of the parties on Exhibit 1 in matters related to the Debtors or the Cases. FTI has provided and could reasonably be expected to continue to provide services unrelated to the Debtors or the Cases for the various entities shown on Exhibit 2. FTI’s assistance to these parties has been related to providing various financial restructuring, litigation support, technology, strategic communications, and economic consulting services. To the best of my knowledge and except as otherwise disclosed herein, no services have been provided to these parties in interest that involve their rights in the Cases, nor does FTI’s involvement in the Cases compromise its ability to continue such consulting services.

7. Further, as part of its diverse practice, FTI appears in numerous cases,

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<sup>5</sup> For the avoidance of doubt, FTI’s computer database covers FTI Consulting, Inc. and its wholly-owned subsidiaries globally.

proceedings and transactions that involve many different professionals, including attorneys, accountants and financial consultants, who may represent claimants and parties-in-interest in the Cases. FTI is a global consulting firm with thousands of employees located in offices around the world. Our employees may have relatives employed by some of the parties-in-interest in this case. Based on our current staffing of this engagement, none of the FTI employees assigned to this matter have any relatives directly involved in the Cases. On July 5, 2022, FTI retained George Gagishvili as an as-needed Senior Director in its Corporate Finance practice. Mr. Gagishvili previously served as the Debtors' SVP and Treasurer. In this engagement, Mr. Gagishvili will serve as Hourly Temporary Staff under my direction. Also, FTI has performed in the past, and may perform in the future, advisory consulting services for various attorneys and law firms, and has been represented by several attorneys and law firms, some of whom may be involved in the Cases. In addition, FTI has in the past, may currently and will likely in the future be working with or against other professionals involved in the Cases in matters unrelated to the Debtors and the Cases.

8. To the best of my knowledge, information, and belief, insofar as I have been able to ascertain after reasonable inquiry, neither I nor any of FTI's professional employees (a) have any connection with the Debtors, their creditors, any other parties in interest in the Cases, or their respective attorneys or accountants, except as may be disclosed on Exhibit 2 of this Declaration or (b) are related or connected to any United States Bankruptcy Judge for the District of Delaware, any of the District Judges for the District of Delaware who handle bankruptcy cases, the U.S. Trustee, or any employee in the Office of the U.S. Trustee.

9. Additionally, FTI is not a "creditor" of the Debtors within the meaning of Section 101(10) of the Bankruptcy Code. Further, neither I nor any other FTI Professional serving the Debtors, to the best of my knowledge, is a holder of any outstanding debt instruments or shares

of the Debtors' stock.

10. It is FTI's policy and intent to update and expand its ongoing relationship search for additional parties in interest in an expedient manner. If any new material relevant factors or relationships are discovered or arise, FTI will promptly file a supplemental declaration.

11. To the best of my knowledge, (i) no commitments have been made or received by FTI with respect to compensation or payment in connection with the Cases other than in accordance with the Engagement Letter, the Application, and the applicable provisions of the Bankruptcy Code and the Bankruptcy Rules, and (ii) FTI has no agreement with any other entity to share with such entity any compensation received by FTI in connection with the Cases. By reason of the foregoing, I believe FTI is eligible for retention by the Debtors pursuant to sections 105(a) and 363(b) of the Bankruptcy Code and the applicable Bankruptcy Rules and Local Rules.

Dated: July 18, 2022

/s/ Tanya Meerovich

Tanya Meerovich, Senior Managing Director  
FTI Consulting, Inc.

**EXHIBIT 1**

**Potentially Interested Parties Reviewed**

1017 Group LLC  
1st 2nd Mortgage Company of NJ, Inc.  
1st American Home Loans, LLC  
1st Capital Mortgage LLC  
1st Colonial Community Bank  
1st Financial Inc.  
1st Lending Solutions, Inc.  
1st Priority Mortgage, Inc.  
1st Rate Home Mortgage, Inc.  
1st Reliant Home Loans, Inc.  
1st Security Bank of Washington  
1st Signature Lending, LLC  
360 Home Lending LLC  
360 Mortgage Inc.  
A Mortgage Boutique, LLC  
AAA Capital Investment, Inc.  
Aaron Samples  
ABM Funding Inc.  
Absolute Home Mortgage Corporation  
Academy Bank, N.A.  
Academy Mortgage Corp.  
Accelerate Mortgage, LLC  
Acceptance Home Mortgage, LLC  
Access Capital Funding, LLC  
Access Information Holdings, LLC  
Access Loans, Inc.  
Accredited Specialty Insurance  
Acquire Mortgage and Real Estate Inc.  
Acre Mortgage & Financial, Inc.  
Action One Financial Corporation  
Adrian Ledsema and Maritza Lopez  
Advantage Capital Lending Inc.  
Advantage Lending, LLC  
Advantage Plus Federal Credit Union  
AdvantageFirst Lending Inc.  
Advisors Mortgage Group, LLC  
Afco  
Affinity Home Lending LLC  
AHL Funding  
AHP Servicing LLC  
Akber Financials, Inc.  
Akerman LLC  
Aksarben Mortgage, LLC



Alameda Mortgage Corporation  
Alaska Division of Banking & Securities  
Alcova Mortgage LLC  
Alkan Mortgage Corporation  
All American Home Mortgage L.L.C.  
All Coast Lending Inc.  
All Square Mortgage INC.  
All Western Mortgage, Inc.  
Allegiant Lending, LLC  
Alliance West Mortgage, Inc.  
Allied First Bank, SB  
Allied Mortgage Group, Inc.  
Alpha Mortgage Corporation  
Altitude Financial Corporation  
AMC Diligence, LLC  
Amcap Mortgage, Ltd.  
American Advisors Group  
American Bancshares Mortgage, LLC  
American Bank and Trust Company NA  
American Financial Funding Corp.  
American Financial Lending, Inc.  
American Financial Network, Inc.  
American First Lending Corporation  
American Heritage Lending, Inc.  
American Home Lending USA, LLC  
American Homestar Mortgage, LLC  
American Independent Mortgage LLC  
American Midwest Mortgage Corporation  
American Mortgage Service Company  
American Mortgage Services, Inc.  
American Mortgage Source LLC  
American Mortgage, Inc.  
American Nationwide Mortgage Company, Inc.  
American Pacific Mortgage Corporation  
American Portfolio Mortgage Corporation  
American Registry for Internet Numbers ("ARIN")  
America's Mortgage Lender, LLC  
Amerifirst Financial, Inc.  
AmeriSouth Mortgage Company  
AmNet ESOP Corporation  
AmRes Corporation  
AmWest Funding Corp.  
Anchor Mortgage, LLC  
Andres & Barth  
Andrew R. Vara  
Angel Oak Home Loans, LLC  
Apex Arabians, LLC

Apex Mortgage LLC  
Apogee Technology Service, Inc.  
Approved Funding Corp.  
Arcstone Financial, Inc.  
Arcus Lending, Inc.  
Arizona Department of Financial Institutions  
Arizona Department of Insurance and Financial Institutions  
Ark Mortgage, Inc.  
Arkansas Securities Department  
Armed Forces Bank, N.A.  
Aspire Financial, Inc.  
Aspire Home Loans LLC  
Associated Mortgage Bankers, Inc.  
Associated Mortgage Corporation  
AT&T  
Atlantic Home Loans, Inc.  
Augusta Financial, Inc.  
Austin Capital Bank SSB  
Axia Financial, LLC  
Axis Insurance Company  
Azmari, PLC  
Azuza LLC  
B2 FIE IV LLC  
Banc One Mortgage Corporation  
Banco Mortgage Lender, LLC  
Bank Commissioner of The State of New Hampshire  
Bank of England  
Bank of Little Rock Mortgage Corporation  
Bank of Saint Elizabeth  
Bank of Tennessee  
Bank of the Pacific  
Banking Commissioner of The State of Connecticut  
Banking Mortgage Services, B.M.S. Corp.  
BankSouth Mortgage Company, LLC  
Bankvista  
BankWest, Inc.  
Banner Capital Bank  
Barclays  
Barrington Bank & Trust Company N.A.  
Bay Capital Mortgage Corporation  
Bay Equity, LLC  
BayBurg Financial Inc.  
BayFirst National Bank  
Bayshore Mortgage Funding LLC  
Bay-Valley Mortgage Group  
Beach Mortgage, Inc.  
Beam Lending, LLC

Beckam Funding Corp.  
Best Capital Funding  
Better Lending LLC  
Beverly-Hanks Mortgage Services, Inc.  
Bison State Bank  
BJV Financial Services Inc.  
Black Oak Mortgage, LLC  
Blair Services of America Inc  
Blend Labs, Inc.  
BLG Holdings, Inc.  
Bloomberg Finance, LP  
Blue Ridge Bank, National Association  
Bluestar Mortgage Inc.  
BM Real Estate Services, Inc.  
BMO Capital Markets  
BMO Harris Bank National Association  
Bond Mortgage LLC  
BoxCar Mortgage, LLC  
Bradley Arant Boult Cummings  
Brandywine Acquisition Partners, LP  
Bridgelock Capital  
Bridgeview Mortgage Corp.  
Brighten Lending  
Buckley LLP  
C & E Financial Group, Inc.  
C&R Mortgage Corporation  
CalCon Mutual Mortgage, LLC  
Calculated Risk Analytics, LLC  
California Department of Financial Protection and Innovation  
California Home Finance and Real Estate Services  
Camino Real Mortgage Bankers  
Campos Financial Corp.  
Canon Financial Services, Inc  
Canopy Mortgage, LLC dba Box Home Loans  
Capital City Home Loans, LLC  
Capital International Financial, Inc.  
Capital Mortgage, LLC  
Capital Residential Mortgage LLC  
Capstone Direct, Inc.  
Carrington Mortgage Services, LLC  
Carrollton Bank  
Castle & Cooke Mortgage, LLC  
Castle & Cooke Mortgage, LLC 49  
Castle & Cooke Mortgage, LLC 9005  
Castle & Cooke Mortgage, LLC 9051  
Castle Mortgage Corporation  
Catalyst Mortgage

CBM Mortgage, Inc.  
Centennial Bank  
CenterBank  
Centerstate Bank, National Association  
Central Coast Lending, Inc.  
CEO Home Corp.  
CFT NV Developments, LLC  
Champions Mortgage, LLC  
Cherry Creek Mortgage Co., Inc.  
Chicago Financial Services, Inc.  
Chief Judge Colm F. Connolly  
Chief Judge Laurie Selber Silverstein  
Chief Magistrate Judge Mary Pat Thyng  
Choice Lending Corp.  
Chou Team Realty Inc. dba Monster Loans  
Christensen Financial, Inc.  
Chu & Associates, Inc.  
Chubb Indemnity Ins Company  
CIBC Bank USA  
CIBM Bank  
Cigna Health & Life Insurance Co.  
Cigna Healthcare  
CIS Financial Services, Inc. dba CIS Home Loans  
Citizens Bank & Trust Company  
Citizens Bank & Trust Company of Vivian, Louisiana  
Citrix Systems Inc.  
City First Mortgage Services, LLC  
City Lending, Inc.  
City of Stephenville  
Classic Mortgage, L.L.C.  
Clear Mountain Bank  
ClearEdge Title Company  
ClearPath Lending  
Cliffco, Inc.  
Clift Enterprises Inc.  
CLM Mortgage, Inc  
ClosingCorp. Inc.  
CME Lending Group LLC  
Coastal Funding SLC, Inc.  
Coastal Pacific Lending Inc.  
Colony Bank  
Colorado Division of Real Estate  
Colten Mortgage, LLC  
Columbus Capital Lending, LLC  
Comcast  
Commodity Futures Trading Commission  
Commonfund Mortgage Corp

Commonwealth Mortgage of Texas, LP  
Commonwealth of Massachusetts, Division of Banking  
Community First National Bank  
Community Mortgage Corporation  
Community Mortgage, LLC dba Community Mortgage Advisors LLC  
Compass Mortgage, Inc.  
Concur Technologies, Inc.  
Congressional Bank  
Connecticut Department of Banking and Consumer Credit  
Constant Investments, Inc.  
Consumer First Mortgage, Inc.  
Consumer Real Estate Finance Co.  
Consumers National Bank  
Continental Mortgage Bankers, Inc.  
Contour Mortgage Corporation  
Core Mortgage Services, LLC  
Corelogic Credit Co.  
Corelogic Information Solutions, Inc.  
Cornerstone Bank  
Cornerstone Home Lending, Inc.  
Cornerstone Mortgage Services, Inc.  
Corporate Investors Mortgage Group, Inc.  
CountryFirst Mortgage Inc.  
County Bank  
Cox Communications  
CR Funding, Inc.  
Credence Funding Corporation  
Credit Union of Georgia  
Cross Keys Bank  
Crossfire Financial Network, Inc.  
CT Corporation  
CTC Mortgage Company, LLC  
Curinos, LLC  
Cushman & Wakefield US, Inc.  
Customer Service Mortgage Corporation  
Customers Bank  
Daiwa Capital Markets America Inc.  
Darien Oien  
DAS Acquisition Company, LLC  
David C. Weiss  
David Dee Basket  
Del Norte Bank a Savings & Loan Association  
Delaware Office of the State Bank Commissioner  
Delmar Financial Company  
Dennis Schmal  
Dentons  
Department of Agriculture

Department of Housing and Urban Development  
Department of Justice  
Department of Veterans Affairs  
Deutsch Bank Trust Co. Americas  
Deutsche Bank  
Deutsche Bank Trust Co. Americas  
Developer's Mortgage Company  
DG Pinnacle Funding LLC  
Diamond Residential Mortgage Corporation  
Direct Lenders, LLC  
Direct Mortgage Investors, Inc.  
Directions Equity, LLC  
Directors Mortgage Inc.  
District of Columbia Department of Insurance, Securities and Banking  
District Of Columbia. Department of Insurance, Securities & Banking  
DMS Capital, Inc.  
Drew Mortgage Associates, Inc.  
Duke Energy  
Dwayne Lewis Figari + Davenport LLC  
East Capital Funding LLC  
East Coast Capital Corp.  
East Coast Mortgage and Financial Services, Inc.  
East Coast Mortgage Lenders, Inc.  
Ecom Mortgage, Inc.  
Eglobaltech  
El Paso Electric  
Elo Group Inc  
Embrace Home Loans, Inc.  
Emerald Mortgage Corp.  
Emet Lending Group, Inc.  
EMM Loans, LLC dba E Mortgage Management, LLC.  
Empire State Bank  
Endeavor Capital, LLC  
Endurance American Ins Company  
Envision Bank  
Envoy Mortgage Ltd  
EP SSS Investments, LLC  
Equifax Information Services LLC  
Equifax Verification Services (formerly TALX Corporation (The Work Number))  
Equinox Home Financing, Inc.  
Equity Now Inc.  
Equity Prime Mortgage, LLC  
Ertman Dulis & Helisek PLLC  
Eustis & American Mortgage Corporation dba Eustis Mortgage Corporation  
Everett Financial, Inc.  
Evesham Mortgage, LLC  
Evolve Bank & Trust

Excel Mortgage Network, Inc.  
Excel Realty & Mortgage, Inc.  
Excel Realty Inc.  
Experience.com  
F&B Acquisition Group, LLC  
Fair Way Lending, LLC  
Fairway Asset Corporation  
Fall River Five Cents Savings Bank  
Family Finance Mortgage LLC  
Family First Funding, LLC  
Farmers & Merchants Savings Bank  
Farmers Bank & Trust Company  
Farmers State Bank of Alto Pass, ILL  
FBT Mortgage, LLC  
Federal Home Loan Mortgage Corp/Freddie Mac  
Federal Home Loan Mortgage Corporation  
Federal Housing Administration  
Federal Insurance Company  
Federal National Mortgage Association  
Federal National Mortgage Association/Fannie Mae  
Federated Mortgage Corp.  
FFC Mortgage Corp.  
Fidelity Bancorp  
Fidelity Direct Mortgage, LLC  
Fidelity First Home Mortgage Company  
Fidelity Funding Mortgage Corp.  
Fidelity Lending Solutions, Inc.  
Financial Consultants Network LLC  
Financial Freedom Mortgage, LLC  
Finco Lending, Inc. (ND)  
Finley Properties Corp.  
First Alliance Home Mortgage, LLC  
First American Bank  
First Arkansas Financial, Inc  
First Bank  
First Bank & Trust  
First Bank (NC)  
First Centennial Mortgage Corporation  
First Choice Loan Services, Inc.  
First Choice Mortgage Services, Inc.  
First Class Mortgage V, Inc  
First Colony Mortgage Corporation  
First Community Bank  
First Community Mortgage, Inc.  
First Federal Bank of Kansas City  
First Guaranty Mortgage Corporation  
First Heritage Financial, LLC

First Heritage Mortgage, LLC  
First Home Bank  
First Home Mortgage Corporation  
First Hope Bank, a national banking association  
First Independence Bank  
First Integrity Mortgage Services, Inc.  
First Mortgage Solutions, LLC  
First National Bank of Gillette  
First National Bank of Middle Tennessee  
First Nations Home Finance Corporation  
First New Mexico Bank  
First New Mexico Bank of Silver City  
First Northern Bank of Wyoming  
First Option Mortgage, LLC  
First Savings Bank  
First Standard Financial Corp.  
First State Bank  
First State Bank of Burnet  
First United Bank  
First Vision Bank of Tennessee  
First World Mortgage Corporation  
FirstLine Title, LLC  
FirstTrust Home Loans, Inc.  
Fix Financial, Inc.  
Flagstar Bank  
Flanagan State Bank  
Flat Branch Mortgage, Inc.  
FlexPoint, Inc.  
Florida Capital Bank, N.A.  
Florida Office of Financial Regulation  
FM Home Loans, LLC  
Foley & Lardner LLC  
Forbright Bank  
Fortis Private Bank  
Franklin Advantage, Inc.  
FTI Consulting, Inc.  
Funding Resources Mortgage Corporation  
FundLoans Capital  
V. & M. Wolkenberg, Inc.  
Galab Dhungana Esquire PC  
Gardner Financial Services, Ltd. Dba Legacy Mutual Mortgage  
Gateway Capital Mortgage, Inc.  
Gateway First Bank  
General Mortgage Capital Corporation  
Geneva Financial, LLC  
Genhome Mortgage Corporation  
Geo-Corp, Inc.



Georgia Department of Banking & Finance  
Gershman Investment Corp.  
Gesa Credit Union  
Ginnie Mae  
Glacier Bank  
Global Home Finance Inc.  
Global Lending Solutions Inc.  
Global Mortgage Link, LLC (ND)  
GLW Speciality, LLC (dba Redlegg)  
Godaddy.com  
Golden Bear Capital Inc.  
Golden Empire Mortgage, Inc. dba GEM Mortgage  
Golden State Financial Group, Inc.  
Golden Waters Funding, Inc  
Golden West Alliance, Inc.  
Goldsmith Associates, PLLC  
Goldwater Bank, National Association  
Googain, Inc.  
GoPrime Mortgage, Inc. dba Prime Mortgage Lending Inc.  
GOTO Communications, Inc.  
Government National Mortgage Association  
Grande Homes, Inc. dba GHI Mortgage  
Great Northern Insurance Company  
Greenbox Loans, Inc.  
Greentree Mortgage Company, Limited Partnership  
Greenway Funding Group, Inc.  
Greenway Mortgage Funding Corp.  
Griffin Funding, Inc.  
Group One Mortgage, Inc.  
Grove Bank & Trust  
Groves Capital, Inc.  
GSF Mortgage Corporation  
Guaranty Mortgage Service, Inc.  
GuardHill Financial Corp.  
Guidance Mortgage, LLC  
Guild Mortgage Company  
Gulf Coast Bank and Trust Company  
GVC Mortgage, Inc.  
Hallmark Home Mortgage, LLC  
Hamilton Home Loans, Inc.  
Hamilton Mortgage Corporation  
Hancock Mortgage Partners, LLC  
HarborOne Mortgage LLC  
Harin de Silva  
Harris Family Partnership  
Hartford Funding, Ltd.  
Hawaii Division of Financial Institution

Haws, Inc.  
HCL America, Inc.  
Healthwell Foundation  
Heritage Mortgage, LLC  
Highlands Residential Mortgage Ltd.  
Hireright, LLC  
HLP Integration  
HLP Mortgage, LLC  
Hollywood Associates, LLC  
Home Approvals Direct, Inc.  
Home Federal Bank  
Home Funding Corporation  
Home Loan Enterprise  
Home Mortgage Alliance Corporation  
Home Mortgage Assured Corporation  
Home Solution Lenders, Inc.  
Home Town Funding, Inc. d/b/a CNB Mortgage Company  
Homeland Financial Network, Inc.  
Homeland Mortgage Company  
Homepath Mortgage, LLC  
Homerick LLC  
Homeside Financial, LLC.  
Homestar Financial Corporation  
Hometown Equity Mortgage, LLC  
Hometown Lenders, Inc.  
HomeTrust Mortgage Corporation  
House of Finance, Inc.  
Howard Hanna Financial Services, Inc.  
Hudson Nationwide Lending LLC  
Hudson United Mortgage, LLC  
Hunt Mortgage Corporation  
Hyperion Mortgage, LLC  
Hypotec Inc.  
i3 Lending Inc.  
iApprove Lending  
Ibanez Mortgage Group, LLC  
ICE Mortgage Technology, Inc.  
iCore Lending, Inc.  
Idaho Central Credit Union  
Idaho Department of Finance  
Illinois Department of Financial and Professional Regulation  
Incenter Appraisal Management LLC  
Indecomm Holdings, Inc.  
Independent Bank  
Indiana Department of Financial Institutions  
Inland Bank and Trust  
Inlanta Mortgage, Inc

Innovative Mortgage Services, Inc.  
Insight Direct USA, Inc.  
Inspire Home Loans Inc.  
Integrity Mortgage of Missouri Corporation  
Intelliloan, Inc.  
Intercoastal Mortgage LLC dba Intercoastal Mortgage Company  
Intercontinental Capital Group, Inc.  
Interest Smart Home Loans  
InterLinc Mortgage Services, LLC  
Internal Revenue Service  
International Bank of Commerce  
International City Mortgage, Inc.  
Interstate Home Loan Center, Inc.  
Invicta Mortgage Group, Inc.  
Iowa Division of Banking  
Iron Mountain  
iServe Residential Lending, LLC  
Ixon Bank  
James Halter, Rasco Klock Perez & Nieto  
Jefferies LLC  
Jersey Mortgage Company of New Jersey, Inc.  
Jet Direct Funding Corp.  
JFQ Lending, Inc.  
JHS Lending Services, Inc.  
JJ's of Florida, LLC  
JLB Corporation  
John A. Cerino  
Joseph McMahon  
JSB Mortgage Corporation  
Judge Ashley M. Chan  
Judge Brendan L. Shannon  
Judge Christopher S. Sontchi  
Judge Craig T. Goldblatt  
Judge J. Kate Stickles  
Judge John T. Dorsey  
Judge Karen B. Owens  
Judge Leonard P. Stark  
Judge Mary F. Walrath  
Judge Maryellen Noreika  
Judge Richard G. Andrews  
JVB Financial  
K & B Capital Corp.  
K Pacific Group  
K. Hovnanian American Mortgage, LLC  
Kadlogic Inc  
Kansas Office of the State Bank Commissioner  
Kass Shuler Law Firm

Katherine Verner  
KCC, LLC  
Kelly Mortgage, Inc.  
Kenny Financial Services, Inc.  
Kentucky Department of Financial Institutions  
Keystone Bank, National Association  
Keystone Funding Inc  
Knock Lending LLC  
KS StateBank  
Kwik Mortgage Corporation  
L&B CIP Legacy Place I & II, LLC  
L&B Realty Advisors, LLP  
Lakeview Loan Servicing  
Lakeview Mortgage Bankers Corp  
Land Home Financial Services, Inc.  
Laxmi Narayan Enterprises, Inc. dba Homewithloan.com  
LD Bowerman Investments, LLC dba Minuteman Office Plaza  
Leaders Credit Union  
Legacy Home Loans, LLC  
Legendary Home Loans, Inc  
Lend Smart Mortgage, LLC  
Lender Toolkit, LLC  
Lending 3, Inc.  
Lendinguy.com, LLC  
Lendplicity LLC dba Lendplicity Mortgage  
LendUS, LLC  
Lenox Financial Mortgage Corporation  
Level 3 Communications  
Lewis Brisbois Bisgaard & Smith LLP  
LHM Financial Corporation  
Liberty Bank and Trust Co.  
Liberty Home Mortgage Corporation  
Liberty Mortgage Services, Inc.  
Liberty Mutual Insurance Company  
Lighthouse Mortgage Services LLC  
Lincoln Capital Advisors, LLC  
Lineage Bank  
Lionsgate Real Estate Group  
Lloyds Of London  
LnderLab, Inc.  
LO, Inc. dba Reliance Mortgage, Inc.  
Loan Cabin Inc.  
Loan Gallery, Inc.  
Loan Simple, Inc.  
LoanFlight Lending, LLC  
Loanleaders of America, Inc.  
LoanPeople, LLC

Loansmarter Inc  
LoanUnited.com, LLC  
Lockton Companies, LLC  
Lone Mortgage, Inc.  
Louisiana Office of Financial Institutions  
Low Rate Company Corp.  
Low VA Rates, LLC  
Loyalty Funding, Inc.  
Lumen  
Lumen/Centurylink Communications, LLC  
Luxury Mortgage Corp.  
Lynx Mortgage Bank, LLC  
Lyons Mortgage Services, Inc.  
M I E Financial, Inc.  
M Squared Financial LLC  
M3Com of Virginia, Inc.  
Magistrate Judge Christopher J. Burke  
Magistrate Judge Jennifer L. Hall  
Magistrate Judge Sherry R. Fallon  
Magnolia Bank, Incorporated  
Main Street Bank  
Maine Dept. of Professional & Financial Regulation  
Maryland Commissioner of Financial Regulation  
Mason McDuffie Mortgage Corporation  
Massachusetts Division of Banks  
Maverick II Holdings, LLC  
Maxwell Financial Labs, Inc.  
Mayberry Partners  
Mayer Brown LLP  
Mayer LLP  
McCarthy Holtus, LLC  
McJab Inc  
McLean Mortgage Corporation  
MCM Holdings, Inc.  
MDE Home Loans, LLC  
MDF Associates dba Proforma Turnkey Marketing  
Mega Capital Funding, Inc.  
Meijer Credit Union  
Member Options, LLC  
Meridian Bank  
Meridian Home Mortgage Corporation  
Merscorp Holdings, Inc.  
Metroplex Mortgage Services, Inc  
Metropolitan Home Mortgage, Inc.  
Metropolitan Telecommunications  
Michigan Department of Insurance and Financial Services  
Microsoft

Mid Valley Services, Inc.  
Mid-Atlantic Federal Credit Union  
Mid-Continent Funding, Inc.  
Midland Mortgage Corporation  
Mid-Missouri Bank  
Midwest Equity Mortgage, LLC  
Midwest Mortgage Associates Corporation  
Midwest Mortgage Investments, Ltd  
Millenium Home Mortgage, LLC  
Millennium Financial Group, Inc.  
Milos Automation, Inc.  
Minnesota Department of Commerce  
Minnesota Department of Commerce, Financial Institutions Division  
Mission Loans, LLC  
Mississippi Department of Banking and Consumer Finance  
Missouri Division of Finance  
Missouri Mortgage Services, LLC  
Mizuho Securities USA, LLC  
MK Lending Corp  
ML Mortgage Corp.  
MLB Residential Lending, LLC  
MLD Mortgage, Inc.  
Montana Division of Banking & Financial Institutions  
Morgan Stanley & Co. LLC  
Moria Development, Inc.  
Mortgage 1 Incorporated  
Mortgage Advisory Partners LLC  
Mortgage Assurance, Inc.  
Mortgage Bank of California  
Mortgage Capital of MN, Inc.  
Mortgage Corp. of the East – III  
Mortgage Financial Group Inc.  
Mortgage Investors Group  
Mortgage Lenders Investment Trading Corporation  
Mortgage Lending Group LLC  
Mortgage Master Service Corp  
Mortgage Solutions FCS Inc.  
Mortgage Suppliers Inc  
Mortgage Unlimited, L.L.C.  
Mortgage World Bankers, Inc.  
Mortgage300 Corporation dba Cason Home Loans  
MortgageOne, Inc.  
MRK Paseo LLC  
Mutual Federal Bank  
Mutual of Omaha Mortgage, Inc.  
My Mortgage, Inc  
Nation One Mortgage Corporation

National Union Fire Ins Co  
Nations Reliable Lending, LLC  
Nationwide Equities Corporation  
Nationwide Home Loans, Inc  
Nationwide Mortgage Bankers, Inc.  
Nationwide Property & Appraisal Services  
Nebraska Bank of Commerce  
Nebraska Department of Banking and Finance  
Network Solutions  
Nevada Department of Business & Industry  
New City Mortgage, LLC  
New England Regional Mortgage Corporation  
New Fed Mortgage Corp.  
New Hampshire Banking Department  
New Jersey Department of Banking & Insurance  
New Market Bank  
New Mexico Regulation & Licensing Department  
New Wave Lending Group, Inc.  
New West Lending, Inc.  
New York Life Insurance Company  
New York State Department of Financial Services  
Newmeyer Dillion  
NEXA Mortgage, LLC  
NFM, Inc.  
NJ Lenders Corp.  
NMSI, Inc.  
Noble Home Loans Inc  
Nomura Holdings, Inc.  
North American Financial Corp  
North Carolina Office of the Commissioner of Banks  
North Dakota Department of Financial Institutions  
North River Insurance Company  
Northeast Bank  
Northern Mortgage Services, LLC  
Northern Sierra Financial Services  
Northpoint Mortgage Inc.  
Northwest Bank of Rockford  
Norton Rose Fulbright US LLP  
Norwich Commercial Group, Inc  
Nova Financial & Investment Corporation  
NP, INC. dba US Mortgage of Florida.  
Nuline Funding, Inc.  
Numerica Credit Union  
Nuwave Lending LLC  
NV Energy  
OINE Mortgage Inc  
Oaktree Funding Corp.

Obsidian Financial Services, Inc.  
Ocean Capital Lending, LLC  
Ocean Lending Home Loans, Inc.  
OCMBC, Inc.  
Oconee State Bank  
Office Of Financial Institutions, Commonwealth of Kentucky,  
Offit Kurman PA  
Ohio Division of Financial Institutions  
Oklahoma Department of Consumer Credit  
Omega Financial Services, Inc.  
On Q Financial, Inc.  
One Nevada Credit Union  
Onelogin, Inc.  
OnY Glo, Inc.  
Open Mortgage, LLC  
Opportunity Bank of Montana  
Opteon AMC, Inc.  
Optimal Blue, LLC  
Optimum First, Inc.  
Option Financial, LLC  
Optiv Security Inc.  
Oregon Department of Consumer & Business Services, Insurance Division  
Oregon Dept Of Consumer & Business Services  
Oregon Division of Financial Regulation  
Orion Federal Credit Union  
OVM Financial, Inc.  
PACER Service Center  
Pachulski Stang Ziehl Jones LLP  
Pacific Home Loans, Inc.  
Pacific Horizon Bancorp, Inc.  
Pacific Indemnity Company  
Pacific Lending LLC  
Pacific Residential Mortgage LLC  
Pacific West Lending, LLC  
Pacor Mortgage Corp.  
Padfield & Stout LLP  
PagerDuty, Inc.  
Pamela Robichaud  
Panorama Mortgage Group, LLC  
Paragon Home Loans, Inc.  
Paramount Bank  
Parkside Lending, LLC  
Partnership Financial Credit Union  
Patriot Bank  
Patriot One Mortgage Bankers, LLC  
Pavilion Mortgage, Inc  
PCMA, Inc.



Peace Home Lending LLC  
Pen Air Federal Credit Union  
Pennsylvania Department of Banking and Securities  
Penrith Home Loans LLC  
Peoples Bank  
People's Bank of Commerce  
Peoples Bank, a WA State Company  
Peoples Mortgage Lending LLC  
Performance Financial, Inc.  
Perkins Coie LLP Attn: Lindsey Allen  
Personal RE Services INC.  
Pierpoint Mortgage, LLC  
Pilgrim Mortgage LLC  
PIMCO  
Pine Country Bank  
Pinnacle Bank Wyoming  
Pinnacle Lending Group, Inc.  
Planet Home Lending, LLC  
Platinum Home Mortgage Corporation  
Platinum M.G. Holdings, LLC  
Poca Valley Bank, Inc., The  
Point Mortgage Corporation  
Polaris Home Funding Corp.  
Polaris Home Loans, LLC  
Polunsky Beitel Green LLP  
Potomac Mortgage Group, Inc. dba MVB Mortgage  
Power Mortgage, Inc.  
Powerhouse Solutions, Inc.  
Prada Capital Lending Corp  
Preferred Mortgage Bankers, LLC  
Premier Lending Alliance, LLC  
Premier Mortgage Corporation  
Premier Mortgage Resources, LLC  
Premier Workspaces  
Premium Mortgage Corp.  
Prestige Assets & Holdings Inc.  
Prime Choice Funding, Inc.  
PrimeLending, A PlainsCapital Company  
PrimeWest Mortgage  
Primus Lending Corp.  
Principal Financial Group Inc  
Principal Financial Services, Inc.  
Priority 1 Lending, LLC  
Priority Bank  
Priority Mortgage Corp  
PropertyRate  
Prosek LLC

Province Mortgage Associates, Inc  
ProVisor, Inc.  
Prudler Funding  
Pryma Lending Group, LLC  
Purpose Funding Inc.  
Quantitative Risk Management, Inc.  
QuestRock LLC  
Quik Fund, Inc.  
Quontic Bank  
R M K Financial Corp.  
R.J. O'Brien & Associates, LLC  
R3 Appraisal Management LLC  
Radiant Financial Group, LLC  
Rapid Mortgage Company  
Rate Plus, Inc.  
Rate Simple, Inc.  
Ready Mortgage Lenders LLC  
Real Consultants Mortgage and Real Estate Services Inc.  
RealFi Home Funding Corp. dba Residential Home Funding Corp  
Regus Corporation  
Regus Management Group, LLC  
Reliabank Dakota  
ReNew Lending Inc.  
Republic Bank & Trust Co.  
Republic State Mortgage Co.  
Residential Acceptance Corporation  
Residential Home Mortgage Corporation  
Residential Mortgage Network, Inc.  
Residential Valuation Services  
ResMac, Inc.  
Resource Financial Services, Inc.  
Rhode Island Department of Business Regulation  
Richey May & Co., LLP  
Rick Lebrun  
Ritz-Carlton Golf Resort Naples  
River City Mortgage LLC  
RiverHills Bank  
RLM Mortgage LLC  
Robert C. Devine DBA Approval Plus Mortgage Services  
Ross Mortgage Company, Inc.  
Ross Mortgage Corporation  
Rubin Lubin LLC  
Rushmore Loan Management Services, LLC  
Rusty Rose Inc.  
S&S Financial  
Salem Five Mortgage Company, LLC  
Sales Boomerang, LLC

Salesforce.com, Inc.  
Salisbury Bank and Trust Company  
San Diego Funding  
SaviBank  
Saxton Mortgage, LLC  
Scenic Oaks Funding, Inc.  
Secure One Capital Corporation  
Security Bank  
Security National Mortgage Company  
Semper Home Loans, Inc.  
Seneca Mortgage Servicing LLC  
Sente Mortgage, Inc.  
Servis One, Inc.  
Severn Savings Bank FSB  
Seville Mortgage, LLC  
SFMC, LP  
Shamrock Home Loans, Inc.  
Shannon Investments LLC  
Shore United Bank  
SI Mortgage Company  
Sign On The Line, Inc.  
Sirote & Permutt, PC  
Siwell, Inc.  
SK Global Investment, Inc.  
SnapFi, Inc.  
Solidifi USA, Inc.  
Solutions Financial Mortgage Company  
Sourcepoint, Inc.  
South Carolina State Board of Financial Institution  
South Central Bank, Inc.  
South Dakota Division of Banking  
South Street Securities LLC  
Southeast Mortgage of Georgia, Inc.  
Southern Star Capital, LLC  
SouthPoint Financial Services, Inc.  
SouthState Bank, N.A.  
Southwest Bank  
Southwest Funding, LP  
Sovereign Lending Group Incorporated  
Space Coast Credit Union  
Spec Home Loans  
Spectrotel  
Spectrum  
Spectrum / Time Warner Cable  
Spire Realty Group, LP  
SRE Mortgage Alliance, Inc.  
SSM Funding, Inc

St. Fin Corp.  
stackArmor, Inc  
Standard Home Lending Inc.  
Starboard Financial Management, LLC  
State Banking Department of Alabama  
State of Alabama, Department of Banking  
State of California, Department of Business Oversight  
State of Colorado, Uccc Administrator  
State of Delaware, Office of The State Bank Commissioner  
State of Georgia, Department of Banking and Finance  
State of Hawaii, Commissioner of Financial Institutions  
State of Indiana, Department of Financial Institutions  
State of Iowa, Department of Commerce  
State of Kansas, Office of The State Bank Commissioner  
State of Louisiana, Office of Financial Institutions  
State of Maine Bureau of Consumer Credit Protection  
State of Michigan, Department of Insurance and Financial Services  
State of Mississippi, Department of Banking and Consumer Finance  
State of Missouri Commissioner of Finance  
State of Montana Department of Administration  
State of Montana, Division of Banking and Financial Institutions  
State of Nevada Division of Insurance  
State of Nevada, Division of Mortgage Lending  
State of New Jersey, Department of Banking & Insurance  
State of New Mexico, Regulation and Licensing Department  
State of North Carolina, Office of The Commissioner of Banks  
State of North Dakota, Department of Financial Institutions  
State of Ohio, Superintendent of Financial Institutions  
State of Oregon, Division of Financial Regulation  
State of Rhode Island, Department of Business Regulation  
State of South Carolina, Consumer Finance Division  
State of South Dakota, Division of Banking  
State of Tennessee, Department of Financial Institutions  
State of Vermont, Commissioner of Financial Regulation  
State of Virginia, Bureau of Financial Institutions  
State of Washington, Dept. of Financial Institutions, Consumer Loans  
State of West Virginia, Division of Financial Institutions  
State of Wisconsin, Department of Financial Institutions  
Staunton Financial, Inc. dba John Adams Mortgage  
Steadfast Insurance Company  
Stockton Mortgage Corporation  
Strong Home Mortgage, LLC  
Studio Bank  
Sublime Financial, LLC  
Success Mortgage Partners, Inc.  
Summit Mortgage Bankers, Inc.  
Summit Mortgage Corporation

Sun Mortgage Company, Inc.  
SunQuest Funding, LLC  
Sunstreet Mortgage, LLC  
Superintendent of Financial Services of The State Of New York  
Superior Lending Associates, L.C. (ND)  
Suzy Lindblom  
Swift Mortgage, LLC  
Synergy One Lending, Inc.  
Synergy Technical, LLC  
T. Christian Stracke  
T2 Financial LLC  
Talx Corporation (The Work Number) (now Equifax)  
TaxSaver Plan  
TEG Federal Credit Union  
Tennessee Department of Financial Institutions  
Tennessee Trust Mortgage, Inc.  
Texas Capital Bank  
Texas Capital Bank Visa Card  
Texas Department of Savings and Mortgage Lending  
Thayer Financial Corporation  
The Anderson Financial Group, Inc.  
The Bank of Jackson  
The Benefit Company, Inc. DBA BenefitFirst  
The Cortland Savings and Banking Company  
The Equitable Mortgage Corporation  
The Farmers Bank  
The Home Loan Expert LLC  
The Horn Funding Corp.  
The Miners National Bank of Eveleth  
The Money House, Inc.  
The Mortgage Firm, Inc.  
The Mortgage Link, Inc.  
The Perpetual Financial Group, Inc.  
The Turnkey Foundation Inc.  
The Union Bank Co.  
Think One Mortgage Inc  
Thrive Mortgage, LLC  
Throckmorton FW 3, LLC  
Tidewater Home Funding, LLC  
Titan Mutual Lending, Inc.  
Top Flite Financial, Inc.  
Total Expert, Inc.  
Total Mortgage Services, LLC  
Totelcom  
Totelcom Networks, LLC  
Trackvia, Inc.  
Tradition Mortgage LLC

Tri-County Bank & Trust Company  
Trident Home Loans, LLC  
Trident Mortgage Company, LP  
Trinity Financial Enterprises LLC  
TriStar Bank  
TriStar Finance, Inc.  
Triumph Bank  
Troutman Pepper Hamilton Sanders LLP  
TXU  
U.S. Mortgage Funding, Inc.  
Ultimate Kronos Group, Inc.  
Unify Home Lending, Inc.  
United American Mortgage Corporation  
United Bank  
United Fidelity Funding Corp  
United Finance, Inc  
United Home Loans, Inc.  
United Mortgage Corp.  
United Mutual Funding Corp  
United Valley Bank  
Unity Bank  
Unity Mortgage of SC  
Universal Mortgage & Finance, Inc.  
University Lending Group, LLC  
Unum Group  
UpEquity SPV2 LLC  
US Department of Housing and Urban Development  
US Department of Veterans Affairs  
US Direct Lender  
US Equal Employment Opportunity Commission  
US Mortgage Corporation  
USDA Rural Development  
Utah Department of Financial Institutions  
Utah Division of Real Estate  
V.I.P. Mortgage, Inc.  
Valley Electric Association, Inc.  
Valley West Corporation  
Valleystar Credit Union  
Valon Mortgage, Inc.  
Van Dyk Mortgage Corporation  
Vanderbilt Mortgage and Finance, Inc.  
VanKeef Financial, LLC  
Vast Groups INC.  
VBS Mortgage, LLC  
Venminder, Inc.  
Venture Lending Group LLC  
Veritas Funding, LLC

Vermont Department of Financial Regulation  
Vermont Department of Financial Regulation Banking Division  
Victoria Financial Corp.  
Victorian Finance, LLC  
Virginia Bureau of Financial Institutions  
Virginia Credit Union, Inc.  
Vishnu Karra  
Vision One Mortgage, Inc.  
VP Partners, Inc.  
Wall Financial, Inc.  
Wall Street Mortgage Bankers, Ltd.  
Wallick & Volk, Inc.  
Warren Fonville  
Warsaw Federal Savings & Loan Association  
Warshaw Capital, LLC  
Washington State Department of Financial Institutions  
Waterman Bank  
Watson Mortgage Corp.  
Weiner Brodsky Kider, PC  
Wells Fargo  
Wells Fargo Securities  
WesBanco Bank, Inc.  
Wesley Mortgage, LLC  
West One Capital Group, Inc.  
West Ridge Financial Corp  
West Town Bank & Trust  
West Virginia Division of Financial Institutions  
Western Bank  
Western Express Lending  
Western Ohio Mortgage Corporation  
Weststar Mortgage Corporation  
Westview Corporate Center, Inc.  
Westwood Mortgage, Inc  
Wheatland Bank  
Willamette Valley Bank  
Willow Bend Mortgage Company, LLC  
Wilson Bank & Trust  
Winterwood Mortgage Group, LLC  
Wintex Group LLC  
Wipfli LLC  
WiPro Gallagher Solutions, LLC  
Wisconsin Department of Financial Institutions  
Wolfe Financial, Inc.  
Wyoming Bank & Trust  
Wyoming Division of Banking  
Xactus, LLC (Formerly Universal Credit Services/Consolidated Information Services Solutions, LLC)

XI Specialty Insurance Company  
York Traditions Bank  
Your Legacy Financial, Inc.



**EXHIBIT 2**

**Relationship Disclosures**

Akerman LLC  
AT&T  
Axis Insurance Company  
Bank of England  
BankWest, Inc.  
Barclays  
Bloomberg Finance, LP  
BMO Capital Markets  
BMO Harris Bank National Association  
Bradley Arant Boult Cummings  
Buckley LLP  
Canon Financial Services, Inc  
Carrington Mortgage Services, LLC  
Centennial Bank  
Cigna Health & Life Insurance Co.  
Cigna Healthcare  
Citrix Systems Inc.  
Comcast  
Commodity Futures Trading Commission  
Congressional Bank  
Cox Communications  
Dentons  
Department of Agriculture  
Department of Justice  
Deutsche Bank  
Deutsche Bank Trust Co. Americas  
Duke Energy  
Everett Financial, Inc.  
Federal Insurance Company  
First Guaranty Mortgage Corporation  
First State Bank  
Flagstar  
Flagstar Bank  
Florida Capital Bank, N.A.  
Foley & Lardner LLC  
Internal Revenue Service  
Iron Mountain  
Jefferies LLC  
Level 3 Communications  
Lewis Brisbois Bisgaard & Smith LLP  
Liberty Mutual Insurance Company  
Lloyds Of London

Lumen  
Lumen/Centurylink Communications, LLC  
Mayer Brown LLP  
Microsoft  
Mizuho Securities USA, LLC  
Morgan Stanley & Co. LLC  
National Union Fire Ins Co  
New York Life Insurance Company  
New York State Department of Financial Services  
Newmeyer Dillion  
Nomura Holdings, Inc.  
North American Financial Corp  
Pachulski Stang Ziehl Jones LLP  
Perkins Coie LLP  
PIMCO  
Salesforce.com, Inc.  
Spectrum  
Spectrum / Time Warner Cable  
Steadfast Insurance Company  
Strong Home Mortgage, LLC  
Texas Capital Bank  
Troutman Pepper Hamilton Sanders LLP  
Ultimate Kronos Group, Inc.  
Wallick & Volk, Inc.  
Wells Fargo  
Xl Specialty Insurance Company